

## Date: 4/23/13

## EXPLANATIONS

FORM B9A (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of Minnesota

In re:  
 DAVID L PEARSON  
 JUDEEN M PEARSON  
 Debtors

Case No. 13-60273-DDO  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0864-6

User: marsha  
 Form ID: amdb9a

Page 1 of 2  
 Total Noticed: 11

Date Rcvd: Apr 23, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2013.

db/jdb	+DAVID L PEARSON, JUDEEN M PEARSON, 23711 COUNTY HWY 75, HEWITT, MN 56453-3022
smg	+United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
60291112	BANK OF AMERICA, PO BOX 982235, EL PASO, TX 79998-2235
60291115	+MID MINNESOTA FCU, PO BOX 2907, BAXTER MN 56425-6607
60291116	+STAR BANK, PO BOX 188, BERTHA, MN 56437-0188

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: logan@veldemoore.com Apr 24 2013 00:17:18 Logan M. Moore, Velde Moore Ltd.,

1118 Broadway, Alexandria, MN 56308  
 tr EDI: BGWDOELING.COM Apr 24 2013 00:13:00 Gene W. Doeling, 121 Roberts Street, PO Box 423, Fargo, ND 58107-0423

smg +EDI: MINNDEPREV.COM Apr 24 2013 00:13:00 Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447

ust +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Apr 24 2013 00:17:58 US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

60291113 +EDI: CITICORP.COM Apr 24 2013 00:13:00 CITI CARDS, PO BOX 6500, SIOUX FALLS SD 57117-6500  
 60291114 EDI: HFC.COM Apr 24 2013 00:13:00 HSBC RETAIL SERVICES, PO BOX 5893, CAROL STREAM, IL 60197-5893

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 0, \* 1, ## 0

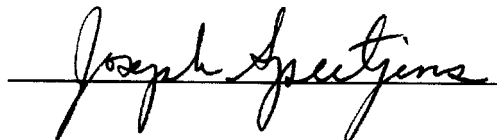
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 25, 2013

Signature:



District/off: 0864-6

User: marsha  
Form ID: amdb9a

Page 2 of 2  
Total Noticed: 11

Date Rcvd: Apr 23, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2013 at the address(es) listed below:

Gene W. Doeling mn20@ecfcbis.com

Logan M. Moore on behalf of Joint Debtor JUDEEN M PEARSON logan@veldemoore.com

Logan M. Moore on behalf of Debtor DAVID L PEARSON logan@veldemoore.com

US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 4